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B1 (Official	Form 1)(1/					00011		.90 - 0.	•			
United States Bankruptcy C Northern District of Illinois						ourt			Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Mendoza, Abraham						e of Joint Do endoza, J	ebtor (Spouse l <b>udy</b>	e) (Last, First	, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a			8 years		
Last four dig	one, state all)	Sec. or Indi	vidual-Tax <sub>I</sub>	oayer I.D. (	ITIN) No./	Complete E	(if mo	four digits one, some than one, some	state all)	r Individual-	Taxpayer l	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto			and State)	_	ZIP Code	Stree 12 Re	t Address of	f Joint Debtor oint Drive I		reet, City,	ZIP Code
County of R	Residence or	of the Princ	cipal Place	of Busines		60446	Coun W	•	ence or of the	Principal Pl	ace of Bus	60446 iness:
Mailing Add P.O. Box Romeov	x 7234	otor (if diffe	rent from st	reet addres	ss):	ZIP Code	P.	ng Address O. Box 72 omeoville	_	tor (if differe	nt from str	reet address):  ZIP Code
						60446						60446
Location of (if different				or								
		f Debtor				of Business	3		-			Under Which
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stoo	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other ☐ Tax-Exempt Entity			Chapt Chapt Chapt Chapt	eer 7 eer 9 eer 11 eer 12	of C of	hapter 15 a Foreign hapter 15	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
				und	(Check box tor is a tax- er Title 26 o	inpt Entry s, if applicable exempt orgof the Unite al Revenu	e) ganization ed States	defined "incuri	are primarily cod in 11 U.S.C. § red by an indivioual, family, or	§ 101(8) as idual primarily	for	☐ Debts are primarily business debts.
	_	_	ee (Check o	one box)				k one box:		Chapter 11		n 11 U.S.C. § 101(51D).
is unable    Filing Fe	ee to be paid gned applic e to pay fee	d in installmation for the except in in	e court's constallments.	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals o	hat the deb cial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insident k all applical A plan is Acceptant	not a small b aggregate not s or affiliates; the boxes: being filed w ces of the pla	ncontingent l ncontingent l n are less that with this petition were solici	or as defining iquidated in \$2,190,0 ion.	ed in 11 U.S.C. § 101(51D).  debts (excluding debts owed
Statistical/A  ☐ Debtor e  ☐ Debtor e there wil	estimates tha	at funds will at, after any	be available exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	Tumber of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Mendoza, Abraham Mendoza, Judy (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ GLENN BETANCOURT July 30, 2009 Signature of Attorney for Debtor(s) (Date) **GLENN BETANCOURT 6220742** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 54 Document B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Abraham Mendoza

Signature of Debtor Abraham Mendoza

### $\mathbf{X}$ /s/ Judy Mendoza

Signature of Joint Debtor Judy Mendoza

Telephone Number (If not represented by attorney)

#### July 30, 2009

Date

### Signature of Attorney\*

### X /s/ GLENN BETANCOURT

Signature of Attorney for Debtor(s)

#### **GLENN BETANCOURT 6220742**

Printed Name of Attorney for Debtor(s)

### **ROGOFF & BETANCOURT, P.C.**

Firm Name

3158 S. RIVER RD. STE. 209 **DES PLAINES, IL 60018** 

Address

#### Email: COURTBURG1@COMCAST.NET 847-768-7000 Fax: 847-296-8308

Telephone Number

# July 30, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Mendoza, Abraham Mendoza, Judy

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Δ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Abraham Mendoza Judy Mendoza		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
requirement of 11 0.5.C. § 109(II) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Abraham Mendoza Abraham Mendoza
Date: July 30, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Abraham Mendoza Judy Mendoza		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Judy Mendoza
Judy Mendoza
Date: July 30, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Abraham Mendoza,		Case No.	
	Judy Mendoza			
-		Debtors	Chapter	7
			•	

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	3,825.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		224,610.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		62,038.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,221.58
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,105.20
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	3,825.00		
			Total Liabilities	286,648.58	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Abraham Mendoza,		Case No.	
	Judy Mendoza			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,221.58
Average Expenses (from Schedule J, Line 18)	2,105.20
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,906.66

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		224,610.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		62,038.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		286,648.58

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B6A (Official Form 6A) (12/07)

In re	Abraham Mendoza,	Case No
	Judy Mendoza	

Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Securi	ity Deposit	J	1,175.00
4.	Household goods and furnishings, including audio, video, and	Comp	uter and Computer table	J	150.00
	computer equipment.	Bedro	om set	J	400.00
		Living	room set with lamps and tables	J	400.00
		Vaccu	m Cleaner	J	30.00
		Printe	r	J	20.00
		One T	.V. Set	J	50.00
		T.V. S	et	J	100.00
		Book	Shelf	J	70.00
		Decor	ative jar and floor lamp	J	80.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Christ	ian book collection	J	150.00
6.	Wearing apparel.	Debto	r's clothes	J	Unknown
		Joint I	Debtor's Clothes	J	Unknown
				Sub-Total (Total of this page)	al > <b>2,625.00</b>

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Abraham Mendoza,
	Judv Mendoza

|--|

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
7.	Furs and jewelry.	Jewlery		J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > (Total of this page)

200.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Abraham Mendoza, Judy Mendoza	Case No.
_		Debtors SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	emple	or believes he is owed overtime pay by oyer. Has not filed any actions or hired an ney to pursue the claim.	н	Unknown
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	x			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	97' To	oyota Corolla	J	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
			(Tot	Sub-Totatal of this page)	al > 1,000.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total >

3,825.00

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B6C (Official Form 6C) (12/07)

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

## Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Security Deposits with Utilities, Landlords, and Ot	hers		
Security Deposit	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	587.50 587.50	1,175.00
Household Goods and Furnishings Computer and Computer table	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	75.00 75.00	150.00
Bedroom set	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	200.00 200.00	400.00
Living room set with lamps and tables	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	200.00 200.00	400.00
Vaccum Cleaner	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	15.00 15.00	30.00
Printer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	10.00 10.00	20.00
One T.V. Set	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 25.00	50.00
T.V. Set	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
Book Shelf	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	35.00 35.00	70.00
Decorative jar and floor lamp	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	40.00 40.00	80.00
Books, Pictures and Other Art Objects; Collectible Christian book collection	es 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	75.00 75.00	150.00
Wearing Apparel Debtor's clothes	735 ILCS 5/12-1001(a)	100%	Unknown
Joint Debtor's Clothes	735 ILCS 5/12-1001(a)	100%	Unknown
<u>Furs and Jewelry</u> Jewlery	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	100.00 100.00	200.00
Other Contingent and Unliquidated Claims of Ever Debtor believes he is owed overtime pay by employer. Has not filed any actions or hired an attorney to pursue the claim.	<u>y Nature</u> 735 ILCS 5/12-803, 740 ILCS 170/4	Unknown	Unknown

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

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**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Abraham Mendoza, Judy Mendoza		Case No.	
-	SCHEDUI	Debtors  LE C - PROPERTY CLAIMED AS  (Continuation Sheet)	S EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
	iles, Trucks, Trailers, and Other Ve a Corolla	hicles 735 ILCS 5/12-1001(c)	2,400.00	1,000.00

Total: 5,225.00 3,825.00 Case 09-27851 Doc 1 Filed 07/30/09 Entered 07/30/09 20:32:17 Desc Main Page 17 of 54 Document

B6D (Official Form 6D) (12/07)

In re	Abraham Mendoza,	
	Judy Mendoza	

Case No.
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Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx0636			Opened 1/29/04 Last Active 9/25/06	Т	E			
Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711		н	ConventionalRealEstateMortgage		D			
			Value \$ Unknown	1			221,899.00	221,899.00
Account No. xxxxxxxxxxx5489			Opened 4/24/04 Last Active 3/13/06	П			,	,
Wfnnb/Roomplace Po Box 2974 Shawnee Mission, KS 66201		w	ChargeAccount					
			Value \$ Unknown				2,711.00	2,711.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubte nis p			224,610.00	224,610.00
			(Report on Summary of Sc		ota ule		224,610.00	224,610.00

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B6E (Official Form 6E) (12/07)

In re	Abraham Mendoza,	Case No.	
	Judy Mendoza		
-		Debtors ,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Abraham Mendoza, Judy Mendoza		Case No.	
		Debtors	•7	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	Ų	Ţ	PΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	L	U T F	AMOUNT OF CLAIM
Account No. xx9751			Credit card purchases	Т	T E D			
ACC International for ACC Bldg., 919 Estes Court Schaumburg, IL 60193-4427		J			D			104.07
Account No. xxx2581	t		PROMISE TO PAY PRINCIPAL AND INTEREST	T	H	t	$\dagger$	
ADT SECURITY SERVICES PO BOX 650485 Dallas, TX 75265		J						176.13
Account No. <b>xx9751</b>	╀	$\vdash$	Opened 12/21/07	$\vdash$	⊬	Ŧ	$\dashv$	170.13
American Collections (Original Cred 919 Estes Ct Schaumburg, IL 60193		Н	Collection Tcf National Bank II					
								104.00
Account No. xxxxxxx6733  AMERICAN FAMILY INSURANCE MADISON, WI 53777-0001		J	PROMISE TO PAY PRINCIPAL AND INTEREST					90.92
		L		上	$\bot$	$\perp$	4	90.92
			(Total of t	Subt his j			)	475.12

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	U C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N	I S P U F L	AMOUNT OF CLAIM
Account No. xxxx1487			Opened 10/18/07	Т	T E D		
Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714		н	Collection Hsbc Bank Nevada Na				921.00
Account No. xxxx2945	╂		Opened 1/01/08	+	_		0=1100
Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714		w	Collection Citibank South Dakota Na				
	┖						881.00
Account No. xxxx9427  Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714		н	Opened 1/01/08 Collection Citibank South Dakota Na				707.00
Account No. xxxx4587	╁		Opened 6/13/08 Last Active 1/21/09	+			
Asset Acceptance Llc (Original Cred Po Box 2036 Warren, MI 48090		н	FactoringCompanyAccount New York Company / World Fin				
Account No.			Additional notice				1,492.00
ASSET ACCEPTANCE, LLC P.O. BOX 909886 CHICAGO, IL 60604		J					00F 66
							885.66
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			4,886.66

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

	Τc	ш.,	sband, Wife, Joint, or Community	С	Пп	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		I QUID	lı l	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5722			for Citibank	Т	A T E D		
Associated Recovery Systems P.O Box 469046 Escondido, CA 92046-9046		J					909.26
Account No. xxxx3757	$\vdash$		Credit card purchases/For Chase Bank				309.20
Associated Recovery Systems P.O,. Box 469046 Escondido, CA 92046-9046		J					
							0.00
Account No. xxx9749  Atlantic Crd (Original Creditor:01 P O Box 13386 Roanoke, VA 24033		w	Opened 10/01/07 Last Active 6/01/09 01 Hsbc				4 400 00
Account No. xxxxxxxx2921	╀		Opened 4/15/04 Last Active 8/08/06	+			1,496.00
Cap One Po Box 85520 Richmond, VA 23285	-	н	CreditCard				3,140.00
Account No. xxxx2945	t		Credit card purchases/Additional notice	+			·
Capital Management Services for Arrow Financial 726 Exchange St., Ste. 700 Buffalo, NY 14210		J	originally Citibank, South Dakota				881.44
Sheet no. <b>2</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub			6,426.70

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No	
	Judy Mendoza		

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	ű	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L I QU	SPUT	AMOUNT OF CLAIM
Account No. 9671			Credit card purchases/Aditional notice	Ť	DATE		
Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153		J			D		0.00
Account No. xxxx-xxxx-7595	┢		Credit card purchases Additional notice	+			0.00
Cardworks Servicing P.O. Box 5721 Hicksville, NY 11802-5721		J					
							0.00
Account No. xx-xxxx-659-1  Carson Pirie & Scott P.O. Box 10298  Jackson, MS 39289-0298		J	Credit card purchases				391.21
Account No. xxxx-xxxx-9417  CCB Credit Services, Inc. P.O. Box 272  Springfield, IL 62705-0272		J	Target National Bank/ Additional notice				0.00
Account No. xxxx-xxxx-1869	┢		Additional notice LVNV Funding, LLC				0.00
Central Credit Servicfes, Inc. For Sears Account P.O. Box 15118 Jacksonville, FL 32239-5118		J					1,131.78
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		_	[ (Total of	Sub			1,522.99

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Abraham Mendoza,	Case No.	
	Judy Mendoza		

	1~	1	I I I I I I I I I I I I I I I I I I I	1.	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0016	1		Opened 11/21/03 Last Active 5/07/07	Т	E D		
Chase Po Box 15298 Wilmington, DE 19850		w	CreditCard		D		909.00
Account No. xxxxxxxx0396	╁		Opened 10/21/03 Last Active 6/10/08		_		
Chase-Bp Po Box 15298 Wilmington, DE 19850		w	CreditCard				
							434.00
Account No. xxx9004  CREDIT CONTROL PO BOX 488 Hazelwood, MO 63042		J	PROMISE TO PAY PRINCIPAL AND INTEREST				723.77
Account No. xxxxxxxxxx4802	╁		Opened 4/19/05 Last Active 6/18/08				
Credit One Bank Po Box 98875 Las Vegas, NV 89193		w	CreditCard				722.00
Account No. xxx xx6710	+		Medical Services	$\vdash$		$\vdash$	
Emergency Healthcare Physicians B P.O. Box 366 Hinsdale, IL 60522		J					672.00
Sheet no4 _ of _10 _ sheets attached to Schedule of			<u> </u>	Subt	tota	ıl	0.400.77
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,460.77

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L Q U	PUT	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7595			additional notice	Ţ	TE		
FBCS, Inc. 2200 Byberry Road, Ste. 120 Hatboro, PA 19040-3738		J			D		0.00
Account No. xx AR x1326	╁		Additional notice			1	0.00
Freedman, Anselmo, Lindberg & Rappe for Household Finance P.O. Box 3228 Naperville, IL 60566-7228		J					0.00
Account No. xxxxxx-xx-xxx579-8			Credit card purchases		t		
HFC PO BOX 17574 Baltimore, MD 21297		J					8,424.19
Account No. xxxxxx3031	+		Opened 5/25/05 Last Active 10/21/06			+	,
Hfc Po Box 1547 Chesapeake, VA 23327		н	CheckCreditOrLineOfCredit				
Account No. xx9714	4		Opened 12/01/00 Last Active 2/01/07	+		+	11,701.00
Hsbc/Carsn Pob 15521 Wilmington, DE 19805		н	ChargeAccount				827.00
Sheet no5 _ of _10 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f			Sub this			20,952.19

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No.	
	Judy Mendoza		

	С	ш	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N	I S P U F L	AMOUNT OF CLAIM
Account No. xxxxxx4330			Credit card purchases	T	E D		
IDT Carmel, Inc. 7900 International Drive Ste. 955 Minneapolis, MN 55425-2462		J					998.50
Account No. xxxxxxxxxxxx1869	t		Opened 3/27/08				
Lvnv Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274		w	FactoringCompanyAccount Sears Sears Charge Plus				
							1,132.00
Account No. xxxxxxxxxxxx2486  Lvnv Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274		н	Opened 1/30/09 FactoringCompanyAccount ldt-Hsbcorchard Standard - Mcs				951.00
Account No. xxxxxxxxxxx1661	╁		Opened 7/16/07		H		
Lvnv Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274		w	FactoringCompanyAccount Hsbc Bank Nev Carsons				783.00
Account No. xxxxxxxxxx4802	╀	$\vdash$	Opened 2/18/09	+			763.00
Lvnv Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274		w	FactoringCompanyAccount Marin				767.00
Sheet no. <b>_6</b> of <b>_10</b> sheets attached to Schedule of		1	<u>l</u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,631.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No	
	Judy Mendoza		

CDED ITODIS VIA IT	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		LIQ	I F	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7595	Γ		Credit card purchases	Т	T E D		
MERRICK BANK P.0. BOX 5721 HICKSVILLE, NY 11802-5721		J					0.00
Account No. xxxxxxxxxxx7595	t		Opened 7/09/01 Last Active 8/02/06	+	$\vdash$		
Merrick Bank Po Box 5000 Draper, UT 84020		Н	CreditCard				
							1,505.00
Account No. xxxxxx9001  Midland Credit Management, Inc. Dept. 8870 Los Angeles, CA 90084-8870		J	Additional notice/HSBC Card Services				775.76
Account No. xxxxxx9001  Midland Credit Mgmt (Original Credi 8875 Aero Dr San Diego, CA 92123		н	Opened 11/07/08 FactoringCompanyAccount Hsbc Card Services. Inc. Additional notice				0.00
Account No. xx8566  NARS Call Center Solutions P.O Box 701 Chesterfield, MO 63006	-	J	Additional notice Capital One Bank Credit Card/Target				3,146.98
Sheet no. <b>7</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			5,427.74

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Abraham Mendoza,	Ca	ase No
	Judy Mendoza		

	16	l	about Mile Islant or Occasionality	10	Τυ	D	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	I S P U T E	AMOUNT OF CLAIM
Account No. 4802			Credit One BAnk	Т	E D		
NARS Call Center Solutions C/OCredit One Bank, N.A. P.O. Box 7234 Chesterfield, MO 63006		J					750.00
Account No. <b>xx-xx-x8526</b>	t		Gas Utility	$\dagger$	$\vdash$	$\vdash$	
Nicor P.O. Box 416 Aurora, IL 60568-0001		J					510.88
Account No. xx6092	╁		Opened 2/01/03 Last Active 4/01/08	+			0.0.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563	•	н	Other				384.00
Account No. <b>xx5754</b>	╁		Opened 4/01/08 Last Active 5/01/09	+	╁	$\perp$	
Nicor Gas 1844 Ferry Road Naperville, IL 60563	•	w	Other				23.00
Account No. Fxxxx3285	╁		Credit card purchases	+	+		
Northland Group, Inc. for World Fin. Network Bank P.O. Box 390846 Minneapolis, MN 55439	•	J	·				1,476.10
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of				Sub	tota	ıL al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	3,143.98

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B6F (Official Form 6F) (12/07) - Cont.

In re	Abraham Mendoza,	Case No
_	Judy Mendoza	

					—		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	I QU I D	P U T E	AMOUNT OF CLAIM
Account No. Fxxxx1439				Т	A T E D		
Northland Group, Inc. for FFPM Carmel Holdings P.O. Box 390846 Minneapolis, MN 55439		J			D		976.37
Account No. xxxx-xxxx-2486				П		T	
Northland Group, Inc. for P.O. Box 390846 Minneapolis, MN 55439		J					
							537.00
Account No. xxxx-xxxx-y417  Northland Group, Inc. for Target P.O. Box 390846 Minneapolis, MN 55439		J	Credit card purchases				2,068.13
Account No. xxxx-xxxx-2486	t		Credit card purchases/Additional notice				
Redline Recovery Svcs., LLC 1145 Sanctuary Pkwy., Ste. 350 Alpharetta, GA 30009-4756		J					0.00
Account No. xx-xxxx2495	t	t	Medical Services	H	Г		
Suburban Radiologists, SC. 1446 Momentum Place Chicago, IL 60689-5314		J					462.00
Sheet no. 9 of 10 sheets attached to Schedule of	_		S	Subt	ota	1	4.040.50
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis	pag	ge)	4,043.50

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

	1_	1	ahaad Wife Islant on Osaansaih.	┰	1	<u> </u>	1
CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	- 6	N	ľ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONHING	LIQUI	DISPUTE	AMOUNT OF CLAIM
,	R	Ľ		N	D A T E	D	
Account No. xxxxxxx5986	1		Credit card purchases	Т	E		
Target National Bank P.O. BOX 59317 MINNEAPOLIS, MN 55459-0317		J			D		0.00
	┸			丄		L	0.00
Account No. xxxxxxxx8542			Opened 4/12/00 Last Active 1/05/08				
Target Nb Po Box 673 Minneapolis, MN 55440		J	CreditCard				
							3,390.00
	╀			$\bot$			0,000.00
Account No. x4948	4		Medical Services				
Uropartners LLC 383 Paysphere Circle Chicago, IL 60674-0031		J					
							075.00
	┖						275.00
Account No. xxxxxxxxxxx1661			Credit Card Debt				
Van Ru Credit Corporaton P.O. Box 658 Park Ridge, IL 60068-0658		J					
							690.79
Account No. xxxxxxxxxxx5489	t		Credit card purchases	$\vdash$			
World Financial Network, N.B. P.O. Box 182124 Columbus, OH 43218-2124		J					
							2,711.64
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of			1	Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,067.43
				7	ota	al	
			(Report on Summary of So	hec	lule	es)	62,038.58

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B6G (Official Form 6G) (12/07)

In re	Abraham Mendoza,	Case No
	Judy Mendoza	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-27851 Doc 1 Filed 07/30/09 Entered 07/30/09 20:32:17 Desc Main Document Page 31 of 54

B6H (Official Form 6H) (12/07)

_		~
In re	Abraham Mendoza,	Case No.
	Judy Mendoza	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

	Abraham Mendoza			
In re	Judy Mendoza		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Sta	tus:	DEPENDENTS (	OF DEBTOR AND SP	POUSE		
Married		RELATIONSHIP(S): None.	AGE(S):			
<b>Employment:</b>		DEBTOR		SPOUSE		
Occupation	[	Driver				
Name of Employer	7	Todo Imports of Chicago, Inc.	Unemployed			-
How long employed		•				
Address of Employe		730 W. 38th St. Chicago, IL 60616				
		rojected monthly income at time case filed)		DEBTOR		SPOUSE
		commissions (Prorate if not paid monthly)	\$	1,906.66	\$	0.00
2. Estimate monthly	overtime		\$	0.00	\$	0.00
3. SUBTOTAL			\$	1,906.66	\$	0.00
4. LESS PAYROLL	DEDUCTIONS					
	s and social secur	rity	\$	146.08	\$	0.00
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Spec	ify):		\$	0.00	\$	0.00
				0.00	\$	0.00
5. SUBTOTAL OF	PAYROLL DED	UCTIONS	\$	146.08	\$	0.00
6. TOTAL NET MO	ONTHLY TAKE	HOME PAY	\$	1,760.58	\$	0.00
7. Regular income fi	rom operation of	business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real			\$	0.00	\$	0.00
9. Interest and divide			\$	0.00	\$	0.00
10. Alimony, mainte dependents liste		payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security o	r government ass	sistance	Φ.	464.00	Ф	0.00
(Specify):	Link card and	supplementary food assistance	\$	461.00 0.00	\$	0.00
10 Danaian an matina			<del></del> \$-	0.00	, <u> </u>	0.00
12. Pension or retire 13. Other monthly in			<b>»</b> —		э <u> </u>	
(Specify):				0.00	\$	0.00
-			\$	0.00	\$	0.00
14. SUBTOTAL OF	LINES 7 THRC	OUGH 13	\$	461.00	\$	0.00
15. AVERAGE MO	NTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	2,221.58	\$	0.00
16. COMBINED AV	VERAGE MONT	THLY INCOME: (Combine column totals from line	15)	\$	2,221.	58

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Abraham Mendoza Judy Mendoza		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

☐ Check this box if a joint petition is filed and deexpenditures labeled "Spouse."	btor's spouse maintains a separ	ate household. Complete a s	eparate schedule of
Rent or home mortgage payment (include lot ren	nted for mobile home)	\$	970.00
a. Are real estate taxes included?		No _ <b>X</b> _	
b. Is property insurance included?		No _ <b>X</b> _	
2. Utilities: a. Electricity and heating fuel		\$_	50.00
b. Water and sewer		\$_	0.00
c. Telephone		\$_	49.95
d. Other		\$ _	0.00
3. Home maintenance (repairs and upkeep)		\$_	0.00
4. Food		\$_	433.33
5. Clothing		\$ _	75.00
6. Laundry and dry cleaning		\$ _	0.00
7. Medical and dental expenses		\$ _	0.00
8. Transportation (not including car payments)		\$_	173.33
9. Recreation, clubs and entertainment, newspaper	s, magazines, etc.	<b>\$</b> _	50.00 105.00
<ul><li>10. Charitable contributions</li><li>11. Insurance (not deducted from wages or include</li></ul>	d in home mentages necessate)	\$_	105.00
a. Homeowner's or renter's	d in nome mortgage payments)	¢	8.33
b. Life		Ф <u>-</u>	0.00
c. Health		\$ <b>-</b>	0.00
d. Auto		\$ <b>-</b>	70.26
e. Other		Ψ <u>-</u>	0.00
12. Taxes (not deducted from wages or included in	home mortgage nayments)	————	
(Specify)	nome mortgage payments)	\$	0.00
13. Installment payments: (In chapter 11, 12, and	3 cases do not list navments to		
plan)	5 cases, do not list payments to	be included in the	
a. Auto		\$	0.00
			0.00
c. Other		<u> </u>	0.00
14. Alimony, maintenance, and support paid to oth	ers	<u> </u>	0.00
15. Payments for support of additional dependents		\$	0.00
16. Regular expenses from operation of business,		led statement) \$	0.00
17. Other cell phone	,	\$	120.00
Other		\$	0.00
10 AVED ACE MONTHI V EVDENGES /E / 11	1 17 D ( 1 (		2 405 20
18. AVERAGE MONTHLY EXPENSES (Total life and lif		ary of Schedules and, \$_	2,105.20
if applicable, on the Statistical Summary of Certain			
19. Describe any increase or decrease in expenditu	res reasonably anticipated to oc	ccur within the year	
following the filing of this document:			
20 CTATEMENT OF MONTHLY VINET INCOM	7	_	
20. STATEMENT OF MONTHLY NET INCOM		<b>A</b>	0.004.50
a. Average monthly income from Line 15 of Sch		\$ -	2,221.58
b. Average monthly expenses from Line 18 abov	е	<b>\$</b> _	2,105.20
c. Monthly net income (a. minus b.)		\$	116.38

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Abraham Mendoza Judy Mendoza		Case No.	
	-	Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date	July 30, 2009	Signature	/s/ Abraham Mendoza Abraham Mendoza Debtor		
Date	July 30, 2009	Signature	/s/ Judy Mendoza Judy Mendoza Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Abraham Mendoza Judy Mendoza		Case No.	
		Debtor(s)	Chapter	7

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$12,270.00	2009 YTD: Husband Through June Todo Imports Only.
\$27,432.00	2008: Both Todo Imports; Loan processor
\$22,703.00	2007: Both Todo Imports; Loan processor

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Household Finance v.
Abraham Mendoza
07 AR 01326

COURT OR AGENCY
AND LOCATION
DISPOSITION
Will County, Illinois
Defaulted

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF PROPERTY

2

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN April 10, 2009

DESCRIPTION AND VALUE OF PROPERTY ConventionalRealEstateMortgage \$267,000.00 Single Family Home 543 South Kathleen Drive

Romeoville, IL. 60446

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE ROGOFF & BETANCOURT, P.C. 3158 S. RIVER RD. STE. 209 DES PLAINES. IL 60018 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,300,00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 543 Kathleen Driveway Romeoville IL, 60446

DATES OF OCCUPANCY NAME USED 2003-4/2008

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

16. Spouses and Former Spouses

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

NOTICE

LAW

GOVERNMENTAL UNIT

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS BEGINNING AND ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

DATE OF TERMINATION

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 30, 2009	Signature	/s/ Abraham Mendoza	
			Abraham Mendoza	
			Debtor	
Date	July 30, 2009	Signature	/s/ Judy Mendoza	
	<u> </u>	-	Judy Mendoza	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Northern District of Illinois

In re	Abraham Mendoza Judy Mendoza			Case No.
	,	Ι	Debtor(s)	Chapter 7
PART			nust be fully complete	OF INTENTION ed for EACH debt which is secured by
Propert	ty No. 1	dutional pages if nec	cessary.)	
Creditor's Name: Amc Mortgage Services		Describe Property Securing Debt: ConventionalRealEstateMortgage		
-	y will be (check one): Surrendered	☐ Retained		
If retain	ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain	at least one):	id lien using 11 U.S.C.	. § 522(f)).
	ty is (check one): Claimed as Exempt		■ Not claimed as exe	empt
Propert	ty No. 2			
Creditor's Name: Wfnnb/Roomplace		Describe Property Securing Debt: ChargeAccount		
-	y will be (check one): Surrendered	■ Retained		
	ning the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain		id lien using 11 U.S.C.	. § 522(f)).
-	ty is (check one): Claimed as Exempt		☐ Not claimed as exe	mpt
	<b>B</b> - Personal property subject to unex additional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be completed for each unexpired lease.
Propert	ty No. 1			
Lessor	's Name:	Describe Leased Pro	pperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

 $\square$  YES

□ NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	July 30, 2009	Signature	/s/ Abraham Mendoza
			Abraham Mendoza
			Debtor
Date	July 30, 2009	Signature	/s/ Judy Mendoza
	_	-	Judy Mendoza
			Joint Debtor

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# Document Page 45 of 54 United States Bankruptcy Court Northern District of Illinois

Abraham Mendoza Judy Mendoza		Case No.		
	Debtor(s)	Chapter	7	
DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
ompensation paid to me within one year before the filing	g of the petition in bankruptc	y, or agreed to be pai	d to me, for services rendered or to	
For legal services, I have agreed to accept		\$	1,300.00	
Prior to the filing of this statement I have received		\$	1,300.00	
Balance Due		\$	0.00	
he source of the compensation paid to me was:				
■ Debtor □ Other (specify):				
he source of compensation to be paid to me is:				
■ Debtor □ Other (specify):				
I have not agreed to share the above-disclosed compe	nsation with any other person	unless they are mem	bers and associates of my law firm.	
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
Preparation and filing of any petition, schedules, statest Representation of the debtor at the meeting of creditor [Other provisions as needed]  Negotiations with secured creditors to re reaffirmation agreements and application	ment of affairs and plan which is and confirmation hearing, a duce to market value; ex as as needed; preparation	n may be required; and any adjourned hea emption planning	urings thereof;	
y agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.	does not include the following chargeability actions, judi	g service: icial lien avoidanc	es, relief from stay actions or	
	CERTIFICATION			
	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
July 30, 2009	/s/ GLENN BETA	NCOURT		
		,		
	STE. 209	<b></b>		
	DISCLOSURE OF COMPEN  ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filin e rendered on behalf of the debtor(s) in contemplation of For legal services, I have agreed to accept	Debtor(s)  DISCLOSURE OF COMPENSATION OF ATTOI  ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I a compensation paid to me within one year before the filing of the petition in bankruptcy e rendered on behalf of the debtor(s) in contemplation of or in connection with the ban For legal services, I have agreed to accept	Debtor(s)  Case No. Chapter  DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DI  ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as for For legal services, I have agreed to accept	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ GLENN BETANCOURT

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:	-	
3158 S. RIVER RD.		
STE. 209		
DES PLAINES, IL 60018		
847-768-7000		
COURTBURG1@COMCAST.NET		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) h		
Abraham Mendoza		
Judy Mendoza	X /s/ Abraham Mendoza	July 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Judy Mendoza	July 30, 2009
	Signature of Joint Debtor (i	f any) Date

**GLENN BETANCOURT 6220742** 

July 30, 2009

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Abraham Mendoza Judy Mendoza		Case No.		
		Debtor(s)		7	
	VI	ERIFICATION OF CREDITOR M	ATRIX		
		Number of	Creditors:	56	
	(our) knowledge.	e) hereby verifies that the list of credit			
Date:	July 30, 2009	/s/ Abraham Mendoza			
		Abraham Mendoza			
		Signature of Debtor			
Date:	July 30, 2009	/s/ Judy Mendoza			
		Judy Mendoza			
		Signature of Debtor			

ACC International for ACC Bldg., 919 Estes Court Schaumburg, IL 60193-4427

ADT SECURITY SERVICES PO BOX 650485 Dallas, TX 75265

Amc Mortgage Services Po Box 11000 Santa Ana, CA 92711

American Collections (Original Cred 919 Estes Ct Schaumburg, IL 60193

AMERICAN FAMILY INSURANCE MADISON, WI 53777-0001

Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714

Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714

Arrow Financial Servic (Original Cr 5996 W Touhy Ave Niles, IL 60714

Asset Acceptance Llc (Original Cred Po Box 2036 Warren, MI 48090

ASSET ACCEPTANCE, LLC P.O. BOX 909886 CHICAGO, IL 60604

Associated Recovery Systems P.O,. Box 469046 Escondido, CA 92046-9046

Associated Recovery Systems P.O,. Box 469046 Escondido, CA 92046-9046

Atlantic Crd (Original Creditor:01 P O Box 13386 Roanoke, VA 24033

Cap One Po Box 85520 Richmond, VA 23285

Capital Management Services for Arrow Financial 726 Exchange St., Ste. 700 Buffalo, NY 14210

Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Cardworks Servicing P.O. Box 5721 Hicksville, NY 11802-5721

Carson Pirie & Scott P.O. Box 10298 Jackson, MS 39289-0298

CCB Credit Services, Inc. P.O. Box 272 Springfield, IL 62705-0272

Central Credit Servicfes, Inc. For Sears Account P.O. Box 15118
Jacksonville, FL 32239-5118

Chase Po Box 15298 Wilmington, DE 19850

Chase-Bp Po Box 15298 Wilmington, DE 19850 CREDIT CONTROL PO BOX 488 Hazelwood, MO 63042

Credit One Bank Po Box 98875 Las Vegas, NV 89193

Emergency Healthcare Physicians B P.O. Box 366 Hinsdale, IL 60522

FBCS, Inc. 2200 Byberry Road, Ste. 120 Hatboro, PA 19040-3738

Freedman, Anselmo, Lindberg & Rappe for Household Finance P.O. Box 3228 Naperville, IL 60566-7228

HFC PO BOX 17574 Baltimore, MD 21297

Hfc Po Box 1547 Chesapeake, VA 23327

Hsbc/Carsn Pob 15521 Wilmington, DE 19805

IDT Carmel, Inc. 7900 International Drive Ste. 955 Minneapolis, MN 55425-2462

Lvnv Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274

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